



NEWS RELEASE

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FOR IMMEDIATE RELEASE

Rachel Edwards Tapped to Lead Williamstown Branch

(Williamstown, KY - January 20, 2026) – Heritage Bank is pleased to announce the promotion of Rachel Edwards to branch manager at its Williamstown location, effective January 20, 2026.

Edwards brings more than 22 years of banking experience to her new role, including more than 18 years with Heritage Bank. Starting as a teller, Edwards grew into in multiple roles during her tenure including head teller and universal banker at the Florence location.

“I am really excited about this new role because it allows me to serve the community where I live,” she said. “We moved to Grant County several years ago. My husband is the middle school basketball coach at Williamstown Schools, and I am also a youth coach. I’ve really enjoyed living here, and I look forward to continuing the Heritage Bank tradition of providing an exceptional banking experience to small businesses and consumers.”

After six years as universal banker in Florence, where she was responsible for managing customer relationships, opening accounts and assisting with consumer loans, Edwards feels well equipped for the branch manager role in Williamstown. “The Williamstown branch is consistently one of our top performing branches, so I know the bar is high.”

“Rachel is stepping into big shoes left by Kristie Willoby, who is now assuming leadership of the Dry Ridge branch, said Greg Young, SVP, Head of Retail. “Rachel has the training and attitude to be successful in Williamstown, and she will be supported by an excellent team. We’re excited to deploy even more of our top talent into Grant County.”

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About Heritage Bank

Heritage Bank is Northern Kentucky's homegrown bank, greater Cincinnati's leading community bank, the 7th largest bank in greater Cincinnati and the number one Kentucky-based SBA lender. The bank specializes in small business banking and excels in providing an unmatched consumer banking experience. In addition to a full range of retail and business products and services, the bank prioritizes the people and technology essential to a convenient, reliable and responsive 21st century community banking experience.

More than 8 out of 10 retail customers would recommend Heritage Bank to a friend or family member. Business customers are more than five times more likely to recommend Heritage Bank than the nation's average business banking customer. Heritage Bank is locally owned and intends to remain independent.

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